

PRIVATE INVESTOR'S MINIMUM FINANCIAL REQUIREMENTS
Required When Investor Initially Invests With Broker

Pursuant to NRS 645B, private investors ("investors") must meet minimum financial requirements in order to invest in a mortgage loan. If investors do not meet these requirements, they cannot invest in this loan.

Before an investor may invest in any mortgage loan, the investor must verify that he meets one or more of the following financial requirements:

- The investor's household net worth is more than \$250,000.00, excluding any equity in any real property used as the investor's primary residence at the time of the investment;
or
- The investor's household net income was more than \$70,000.00 for each of the previous 2 tax years and there is a reasonable expectation of attaining or exceeding the same income for the current year.

The investor must also verify that his total investments in mortgage loans transacted by a mortgage broker or mortgage agent are not valued at more than 50% of the investor's net worth or net annual income.

If you have any questions regarding any of the issues discussed in this disclosure form, discuss them with your mortgage broker, lawyer or financial advisor or a trusted friend or family member. No one can guarantee that a particular investment will be risk free, but with information about the specific risks involved, you can take steps to minimize your risk.

Name of Mortgage Broker: _____

By: _____
Authorized Signatory (required)

Name of Authorized Signatory (printed): _____

Date: _____

By signing below, I verify that I meet one of the financial requirements set forth above.

Name of Investor (printed): _____

Investor's Signature (required): _____

Title (if investor is a corporation, partnership or limited liability company): _____

Date: _____